

Terms and Conditions – “Spin & Sure Rewards” Promotion

1. General

1.1 The “Spin & Sure Rewards” Promotion (“Promotion”) is organised by Hong Leong Finance Limited (“HLF”).

1.2 By participating in this Promotion, participants agree to be bound by these Terms and Conditions (“T&Cs”), which may be amended or supplemented by HLF at any time without prior notice.

1.3 HLF reserves the right to interpret these T&Cs and determine all matters relating to the Promotion. HLF’s decision shall be final and binding.

2. Promotion Period

2.1 The Promotion runs from 13 October 2025 to 8 November 2025 (both dates inclusive).

2.2 The Promotion dates are subject to change at HLF’s discretion.

2.3 The activity will be held at the HLF Punggol Coast Mall branch during designated roadshow dates announced on HLF’s official channels.

3. Eligibility

3.1 The Promotion is open to all individuals.

4. How to Qualify for a Premier Spin

4.1 Participants who place or top up a deposit account with fresh funds (minimum S\$500) either at the HLF Punggol Coast Mall branch or online during the Promotion Period are eligible for a Premier Spin, subject to verification by HLF Punggol Coast Mall branch staff.

4.2 Upon verification, eligible participants will receive a stamped participation flyer at the HLF Punggol Coast Mall branch indicating their name and qualifying tier. This flyer must be presented at the roadshow to redeem the spin.

4.3 Each participant is entitled to one (1) Premier Spin at only one of the roadshows.

5. How to Qualify for a Fun Spin

5.1 Participants may earn a Fun Spin through either of the following activities:

(a) Snap & Share: Take a selfie at the event’s LED Wall, post it publicly on social media (Facebook, Instagram, or TikTok) with hashtags #HLFinPCM and #HLFHuatAh, and show the post to the event emcee for verification.

(b) Quiz Challenge: Participate in the live quiz segment. Participants who answer correctly will receive an instant Fun Spin and a prize from the Fun Spin tier.

5.2 Either activity qualifies a participant for one (1) Fun Spin.

6. Spin Mechanics, Rewards, and Coffee Treat

6.1 Each eligible participant is entitled to one (1) spin per qualifying activity, subject to verification and while stocks last.

6.2 If prizes on the spin run out, the participant will be entitled to another spin. There will be no prize substitution.

6.3 All prizes are non-transferable, non-exchangeable, and cannot be converted into cash or credit.

6.4 Participants eligible for either the Premier or the Fun Spin will also be entitled to one (1) cup of gourmet coffee, redeemable at the HLF Punggol Coast Mall branch roadshow, on a first-come, first-served basis, while stocks last.

6.5 HLF shall not be responsible for any defects, loss, or damage to prizes or rewards once issued.

7. Verification and Disqualification

7.1 HLF reserves the right to verify participant eligibility and request supporting documents at any time.

7.2 Participants who fail to comply with these T&Cs, provide false or misleading information, or engage in fraudulent activity will be disqualified.

7.3 HLF reserves the right to revoke or recover any prize or reward in the event of disqualification.

8. Publicity

8.1 By participating, participants consent to the use of their names, images, and/or likenesses in marketing materials by HLF without further compensation, in accordance with applicable privacy laws.

9. Limitation of Liability

9.1 HLF shall not be liable for any loss, injury, claim, or damage arising from or in connection with this Promotion, including but not limited to technical malfunctions, failed transactions, or prize defects.

9.2 HLF makes no warranty or representation as to the quality, suitability, or merchantability of any prizes or rewards.

10. Data Protection

10.1 Personal data collected in connection with this Promotion will be handled in accordance with the HLF Data Protection Policy available at www.hlf.com.sg.

10.2 By participating, individuals consent to the collection, use, and disclosure of their personal data for purposes related to the Promotion, including verification, communication, and reward fulfilment.